

KEEP THIS WITH YOUR IMPORTANT DOCUMENTS



United States Department of State

*Bureau of Human Resources
Office of Retirement
Room H-620, SA-1
Washington, D.C. 20522*

FOREIGN SERVICE DEATH BENEFITS CLAIM INFORMATION

Have you ever wondered how much trouble your survivors will have in collecting your benefits under the Foreign Service Retirement System (FSRDS) or Foreign Service Pension System (FSPS)? And, if insured under the Federal Employees' Life Insurance Program (FEGLI), in collecting these benefits? Also, what about Federal Employees Health Benefits (FEHB) coverage for your survivor(s)?

Put your mind at ease. You can help your loved ones by providing them with a copy of this information and retaining this one with your insurance policies, retirement documents, and other important papers. By doing this, you will be providing an invaluable service to your survivors or your executor/personal representative who will handle your estate.

PROCEDURES TO FOLLOW TO CLAIM BENEFITS:

1. **Notify the Office of Retirement (HR/RET), Room H-620, SA-1, Department of State, Washington, DC 20522-0108 (Telephone: 202-261-8960, Toll-Free: 866-224-9053, Fax: 202-261-8988), of the death of the annuitant.** We cannot accept a collect telephone call; if our telephone receptionist is provided with the full name of the deceased annuitant, the name of the caller, and the area code/telephone number, a Retirement Counselor will return the call promptly.

Notifying the Office of Retirement immediately of the death of the annuitant enables this office to begin assisting the person(s) entitled to survivor benefits. The letter or telephone notification should include the full name of the deceased annuitant, date of birth, exact date of death, address, social security number, and relationship of the person(s) who may be entitled to survivor benefits. On receipt of this information, the records of the deceased annuitant will be examined and an application will be sent to the person(s) entitled to benefits. Information will be provided on benefits from the Foreign Service Retirement System(s) (FSRDS or FSPS), Federal Employees Group Life Insurance (FEGLI), and the Federal Employees Health Benefits Program (FEHB).

2. **Return any uncashed annuity checks to the Retirement Accounts Division,** Department of State, 1969 Dyess Avenue, Building B, Charleston, SC 29405 (Telephone: 843-308-5273), in the event that there is no surviving spouse. Any accrued annuity paid to the annuitant on the date of death will be included in the benefits to the otherwise eligible survivor annuitant(s).

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3. **Complete and return the application for death benefits form**, which will be sent to the survivor/executor/personal representative as soon as the Office of Retirement learns of the death of a Foreign Service annuitant. The application form must be properly completed and returned to the Office of Retirement.
4. **Obtain several certified copies of the annuitant's death certificate** and transmit one with the application for death benefits. Other copies will be required for the FEGLI coverage, each private insurance coverage policy, and any other claims submitted by the survivor/executor/personal representative.

The death certificate provides positive proof of the exact date of death. If other evidence is needed, it will be specifically requested. (This may include copies of marriage certificates, birth certificates, divorce decrees, death certificates of deceased children or spouses, court orders for change in name, or other documents which establish identity or relationship.)

FEGLI CLAIM

If the deceased annuitant had life insurance coverage under FEGLI, HR/RET will certify the date of death to the Office of Personnel Management (OPM), administrator of this life insurance program. OPM in turn will send the appropriate instructions and claim forms to the designated beneficiary(ies) on record in the annuitant's official insurance file. If the survivor has not received the letter of instruction and the claim forms within 5 weeks of the date of death of the annuitant, he/she should write directly to the Office of Personnel Management, Attention: CSI/LI/Roll Maintenance, Employee Service and Records Center, P.O. Box 45, Boyers, PA 16017, including the full name of the annuitant, the exact date of birth, the name of the retirement system (FOREIGN SERVICE RETIREMENT SYSTEM), and the annuitant's identification number which is prefaced by the letters CSI-. This number can be found on the insurance certification document sent by OPM to the annuitant after retirement, and in our letter of instructions.

IMPORTANT: An annuitant is entitled to life insurance coverage under FEGLI, provided that all the following requirements are met: (1) The retirement was after 08/29/54 (the effective date of the Life Insurance Act) and the annuity began within 31 days after retirement from the Foreign Service; and (2) had coverage under the Life Insurance Act as an employee and did not convert to an individual life policy upon retirement; and (3) the retirement entitlement was under disability provisions, or based at least on 15 years of creditable service if the retirement was prior to 09/23/59, or at least 12 years of creditable service if the retirement occurred on or after 09/23/59 and before 11/01/78, or 5 years of creditable service if the retirement was on or after 11/01/78.

FEHB CLAIM

Eligible survivors may continue the deceased annuitant's FEHB health insurance coverage provided that: (1) The annuitant was enrolled under self and family coverage at the time of death; and (2) at least one family member is entitled to an annuity.

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CHANGE OF MARITAL STATUS: Please inform the Office of Retirement immediately of any change in your marital status to preclude over or under payment of annuity.

If your annuity was reduced to provide for a survivor benefit and your marriage terminates (with no former spouse entitlements), your annuity will be restored to the full amounts the first of the month following the marital change. If you remarry, and wish to elect survivor benefits for a new spouse, the election may be made within one year of the remarriage. If such election is filed, the new spouse will become qualified for the survivor benefit within 9 months of the marriage and your annuity will be reduced the first of the month following one year of the remarriage.

If you are unmarried at retirement and later marry, you may elect a survivor benefit under the above provisions. Please refer to the Marriage / Remarriage Package on the R-Net website for additional information and the related forms.

Notification in the event of a divorce: The Foreign Service Act of 1980, as amended, entitles qualified former spouse's potential/survivor entitlements. The Office of Retirement will need to make a determination of any former spouse benefits and advise you of any implication to your annuity. You will need to submit a Certified copy of the divorce decree, property settlement agreement, or any other court order or spousal agreement associated with the divorce, it is important that the Department's determination of benefits, if any, be conveyed to the retiree and the former spouse on a timely basis.

In addition, the Civil Service Spouse Equity Act of 1984 provides qualified former spouses with entitlement to enroll in the Federal Health Benefits Program. Timely notification is necessary in order for the former spouse to apply for the enrollment within 60 days of the divorce.

CORRESPONDENCE ABOUT STATE/AID PUBLICATIONS: The Office of Retirement does not have responsibility for maintaining addresses for various publications you may wish to receive. If you experience delivery problems, or wish to change the mailing address, please contact them directly.

Department of State Magazine

HR/ER/SMG, Room H-236, SA-1
Department of State
2401 E Street NW
Washington, DC 20522

AID Front Lines Agenda & Similar Publications

Office of Public Affairs, Room 6.10-020
U.S. Agency for International Development
1300 Pennsylvania Avenue, NW
Washington, DC 20523

For additional information, please visit our Web-site : <http://www.RNet.state.gov/>
If you don't find your answer there, send an e-mail to RNet@state.gov

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